

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
KOONIN, KEITH	§	Case No. 09-18733
KLEIN- KOONIN, JUNE E	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JOSEPH E. COHEN
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 12
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit A

Case No: 09-18733 ABG Judge: A. BENJAMIN GOLDGAR
 Case Name: KOONIN, KEITH
 KLEIN- KOONIN, JUNE E
 For Period Ending: 09/16/11

Trustee Name: JOSEPH E. COHEN
 Date Filed (f) or Converted (c): 05/22/09 (f)
 341(a) Meeting Date: 07/06/09
 Claims Bar Date: 06/11/10

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home Single family home, 20 Sherwood	675,000.00	0.00		0.00	0.00
2. Cash	5.00	0.00		0.00	0.00
3. Bank of American Checking	2,000.00	0.00		0.00	0.00
4. 6 rooms of furniture, appliances, electronics (com	2,500.00	0.00		0.00	0.00
5. Misc	150.00	0.00		0.00	0.00
6. Necessary wearing apparel	100.00	0.00		0.00	0.00
7. 401(k) not vested	60,000.00	0.00		0.00	0.00
8. 1994 Volvo 850,150 miles	2,200.00	0.00		0.00	0.00
9. 1997 Infinity I30 Sedan 4 door, 125,000 miles and	2,300.00	0.00		0.00	0.00
10. CASH SURRENDER VALUE OF LIFE INSURANCE (u)	Unknown	12,000.00		35,126.90	0.00
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		11.99	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$744,255.00	\$12,000.00	\$35,138.89	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE INVESTIGATING POSSIBLE CASH SURRENDER VALUE OF LIFE INSURANCE. CASH SURRENDER VALUE HAS BEEN TURNED OVER TO THE TRUSTEE AND A CLAIMS BAR DATE SET. TRUSTEE TO REVIEW CLAIMS THAT HAVE BEEN FILED.

Initial Projected Date of Final Report (TFR): 08/30/11

Current Projected Date of Final Report (TFR): 08/30/11

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-18733 -ABG
Case Name: KOONIN, KEITH
KLEIN- KOONIN, JUNE E
Taxpayer ID No: *****3994
For Period Ending: 09/16/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1163 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
02/17/10	10	MONY Life Insurance Co.	Cash surrender value	1229-000	35,126.90		35,126.90
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.19		35,127.09
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,127.99
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,128.86
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,129.75
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,130.62
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,131.51
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,132.41
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,133.28
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.89		35,134.17
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.87		35,135.04
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,135.94
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.90		35,136.84
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.27		35,137.11
03/29/11	000301	INTERNATIONAL SURETIES, LTD.	Bond premium	2300-000		17.19	35,119.92
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.30		35,120.22
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.28		35,120.50
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.31		35,120.81
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		35,121.10
07/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.29		35,121.39
08/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.31		35,121.70

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-18733 -ABG
Case Name: KOONIN, KEITH
KLEIN- KOONIN, JUNE E
Taxpayer ID No: *****3994
For Period Ending: 09/16/11

Trustee Name: JOSEPH E. COHEN
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****1163 Money Market Account (Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****1163	Balance Forward	0.00					
	1 Deposits	35,126.90				1 Checks	17.19
	19 Interest Postings	11.99				0 Adjustments Out	0.00
						0 Transfers Out	0.00
	Subtotal	\$ 35,138.89				Total	\$ 17.19
	0 Adjustments In	0.00					
	0 Transfers In	0.00					
	Total	\$ 35,138.89					

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-18733		Page 1		Date: September 16, 2011		
Debtor Name: KOONIN, KEITH		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
BOND 999 2300-00	INTERNATIONAL SURETIES, LTD.	Administrative		\$17.19	\$17.19	\$0.00
000001 070 7100-00	ComEd ComEd Co 2100 Swift Drive Attn Bankruptcy Section Revenue Mgmt Oakbrook, IL 60523	Unsecured		\$562.71	\$0.00	\$562.71
000002 070 7100-00	American Infosource Lp As Agent for Target PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$495.12	\$0.00	\$495.12
000003 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$4,483.36	\$0.00	\$4,483.36
000004 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$8,791.01	\$0.00	\$8,791.01
000005 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$12,082.81	\$0.00	\$12,082.81
000006 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$3,230.35	\$0.00	\$3,230.35
000007 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$1,336.21	\$0.00	\$1,336.21
000008 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$12,656.40	\$0.00	\$12,656.40
000009 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$2,512.96	\$0.00	\$2,512.96
000010 070 7100-00	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Unsecured		\$539.64	\$0.00	\$539.64
000011 070 7100-00	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	Unsecured		\$151.06	\$0.00	\$151.06

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-18733		Page 2		Date: September 16, 2011		
Debtor Name: KOONIN, KEITH		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000012 070 7100-00	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	Unsecured		\$38,987.07	\$0.00	\$38,987.07
000013 070 7100-00	Chase Bank USA,N.A. c/o Creditors Bankruptcy Service P.O.Box 740933 Dallas, TX 75374	Unsecured		\$740.06	\$0.00	\$740.06
000014 070 7100-00	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$1,762.37	\$0.00	\$1,762.37
000015 070 7100-00	Talbots c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Unsecured		\$415.63	\$0.00	\$415.63
000016 070 7100-00	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$1,166.23	\$0.00	\$1,166.23
Case Totals:				\$89,930.18	\$17.19	\$89,912.99
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-18733

Case Name: KOONIN, KEITH

KLEIN- KOONIN, JUNE E

Trustee Name: JOSEPH E. COHEN

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$	\$	\$
Trustee Expenses: JOSEPH E. COHEN	\$	\$	\$
Other: INTERNATIONAL SURETIES, LTD.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	ComEd ComEd Co 2100 Swift Drive Attn Bankruptcy Section Revenue Mgmt Oakbrook, IL 60523	\$	\$	\$
000002	American Infosource Lp As Agent for Target PO Box 248866 Oklahoma City, OK 73124-8866	\$	\$	\$
000003	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000004	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000005	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000007	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000008	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000009	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000010	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	\$	\$	\$
000011	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	\$	\$	\$
000012	American Express Centurion Bank POB 3001 Malvern, PA 19355-0701	\$	\$	\$
000013	Chase Bank USA,N.A. c/o Creditors Bankruptcy Service P.O.Box 740933 Dallas, TX 75374	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	\$	\$	\$
000015	Talbots c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	\$	\$	\$
000016	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE